

North Dakota Department of Insurance

Bulletins

Bulletin 97-1

TO: All Insurance Companies and Other Entities Licensed in North Dakota

FROM: Glenn Pomeroy, Commissioner

DATE: April 23, 1997

SUBJECT: Deferral of Premium Payments and Policy Time Frames for Flood Victims in the Red River Valley

SCOPE AND APPLICABILITY

This bulletin pertains to all insurance companies and other entities authorized to transact business in the State of North Dakota, regardless of the line of insurance the company is authorized to write. The purpose of this bulletin is to notify companies of the Commissioner's request that they allow their insureds to defer premium payments coming due before the end of May, and to extend any and all provisions imposing time constraints within which insureds must take certain action. The request comes in response to the tragic flood in the Red River Valley of eastern North Dakota. This request is applicable to either insureds residing in or property insured in the following areas by zip code:

Richland County		
Abercrombie 58001	Barney 58008	Christine 58015
Colfax 58018	Dwight 58075	Fairmount 58030
Galchutt 58075	Great Bend 58039	Hankinson 58041
Lidgerwood 58053	Mantador 58058	Mooreton 58061
Wahpeton 58074, 58075	Walcott 58077	Wyndmere 58081

Cass County		
Absaraka 58002	Alice 58003	Amenia 58004
Argusville 58005	Arthur 58006	Ayr 58007
Briarwood 58104	Buffalo 58011	Casselton 58012
Chaffee 58014	Davenport 58021	Embsden 58079
Erie 58029	Fargo 58102, 58103, 58104, 58105, 58106, 58107, 58108, 58109	Frontier 58104
Gardner 58036	Grandin 58038	Harwood 58042
Hunter 58048	Kindred 58051	Leonard 58052

Mapleton 58059	North River 58102	Page 58064
Prairie Rose 58104	Reilies Acres 58102	Riverside 58078
Tower City 58071	West Fargo 58078	Wheatland 58079

Walsh County

Adams 58210	Ardoch 58213	Edinburg 58227
Fairdale 58229	Fordville 58231	Forest River 58233
Grafton 58237	Hoople 58243	Lankin 58250
Minto 58261	Park River 58270	Pisek 58273

Grand Forks County

Arvilla 58214	Emerado 58228	Gilby 58235
Grand Forks 58201, 58202, 58203, 58204, 58206, 58208	Inkster 58244	Larimore 58251
Manvel 58256	Mekinock 58258	Niagara 58266
Northwood 58267	Reynolds 58275	Thompson 58278

Pembina County

Backoo 58282	Bathgate 58216	Cavalier 58220
Crystal 58222	Drayton 58225	Glasston 58236
Hamilton 58238	Hensel 58241	Joliette 58271
Leroy 58282	Mountain 58262	Neché 58265
Pembina 58271	St. Thomas 58276	Walhalla 58282

Traill County

Blanchard 58009	Buxton 58218	Caledonia 58219
Clifford 58016	Cummings 58223	Galesburg 58035
Hatton 58240	Hillsboro 58045	Kelso 58045

Mayville 58257	Portland 58274	
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NOTIFICATION

As you are undoubtedly aware, the flood which is taking place in the Red River Valley of eastern North Dakota is devastating. Flood victims are facing an extremely trying time ahead. The thoughts and prayers of the entire state are with each person who has been in some way touched by this catastrophic event.

The response to this tragic event by the citizens of North Dakota has been truly inspiring. Friends have labored alongside one another to save their neighborhoods. Communities have bonded together to help fend off the relentless waters of the flood. Indeed, the entire state has mobilized to help those who are in need. In such times, the business community of North Dakota should be called upon to do its part in combating this natural disaster just as North Dakota citizens have done on an individual basis. As such, I am requesting that all insurance companies and other entities authorized to transact business in this state give their customers affected by this disaster the option of deferring premium payments coming due before the end of May, interest free, for up to 60 days from the original premium due date. Further, as to any policy provision which imposes a time limit on an insured or claimant to perform any act, including the transmittal of information or funds, with respect to a contract of insurance, I am requesting companies extend such time limits 60 days from the last day allowed under the terms of the contract, or any longer period which may be deemed reasonable under the specific circumstances related to that insured or claimant. No additional rate filing will be necessary to effect the deferral requested. Any insurer unable or unwilling to comply with this request must inform the North Dakota Insurance Department of the reasons for its inability or unwillingness to comply within five working days from receipt of this bulletin. Direct responses to:

Chris Edison
Legal Counsel
North Dakota Insurance Department
600 East Boulevard Avenue
Bismarck, ND 58505

It is my sincere hope that every company will abide by this request. Not only is this a matter of good corporate citizenship, it is simply the right thing to do. During this trying time, flood victims should only have to concern themselves with getting their lives back together. They should not have to worry about paying the insurance premium for the coverage they will so desperately need to help them recover from this tragedy. I applaud the efforts of those insurance companies who have already instituted a program for deferral of premiums and urge, in terms that cannot be overstated, all other companies to take a similar course.

GP/njb